

# PRESCRIPTION DRUG PLANS

## Enrollment Periods



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A PROGRAM BY NEISHLOSS AND FLEMING

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## Common Election Periods and Usages

Election Periods are an important piece of the enrollment process for Medicare Advantage:

- Special Needs Plans
- Prescription Drug Plans
- Without an eligible Election Period, consumers cannot choose or leave a plan.

## AEP – Annual Election Period

- Runs 10/15 – 12/7 each year
- Usable for MA-PD, MA-only, or PDP

**Unique Fact** – This is the only election period that can be used over and over and over.

- The last application that CMS receives with the AEP code, is the application that will be “final” for 1/1.

## IEP – Initial Election Period

These enrollments are for individuals who are new to Part B, not necessarily Turning 65.

If the Part A and Part B effective dates are within 3 months of each other, clients have a 7 month window to use them.

- 3 months before effective date
- Month of effective date
- 3 months following month of effective date

## IEP2 – Initial Election Period 2

This period is for people who are turning 65 and were on both Part A and B prior to age 65

- Medicare disability
- Same time periods apply as IEP/ICEP
- Can be used for MA-PD or PDP

## SEP – Special Election Period Dual or LIS

These periods are for Low Income individuals.

Clients can use these at any time during the year for enrollments into an MA-PD, MA-only, or PDP.

**Unique Fact** – Clients who qualify can also use these as many times as they want during the course of the year.

## SEP: Change in Residence

This enrollment period is for clients who move into another county.

Client can use it 2 ways

- They notify the plan before they move
- Can use the month before the move and two months after
- They notify the plan after they move
- Can use for 2 months following notification of plan

**Unique Fact** – Effective date of the enrollment cannot be prior to the relocation.

## SEP: Loss of EGHP

- This enrollment period is for clients who have lost Group Health coverage.
- The client has 2 months following the termination date of the group to use it.
- Can enroll into an MA-PD, MA-only, or PDP

**Unique Fact** – It doesn't matter whether the termination of the group coverage is voluntary or involuntary. These can't be used if the client is terminated for non-payment of premiums.



## SEP: Non-Renewal

- This enrollment period is for clients who are on a plan that is not going to be available for the coming calendar year (Service Area Reduction).
- Clients in this position will receive a letter outlining their options, which also include Medicare Supplement plans.
- This enrollment period runs 12/8 through 2/28 each year

**Unique Fact** – Clients who are being offered other coverage are not eligible for this SEP, only those who are being terminated.

# Prescription Drug Plans: Enrollment Periods

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## SEP: SPAP

- This enrollment period is for clients who are actively enrolled in a State Pharmaceutical Assistance Program.
- Consumers can enroll into an MA-PD or PDP

**Unique Fact** – Consumers are allowed to use this enrollment period 1 time per year.

## SEP: Annual Disenrollment Period

- This enrollment period is available to clients who are looking to get out of MA-PD plans where they are currently a member.
- This enrollment period is available from January 1st through February 14th each year.
- Clients can only use this enrollment period to move from an MAPD to a PDP.
- Clients can not use this enrollment period to:
  - Move from one MA-PD to another MA-PD.
  - Move from one PDP to another PDP.
  - Gain PDP coverage if they did not have it before.

# Prescription Drug Plans: Enrollment Periods

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## SEP: Trial

- Clients who drop MedSupp coverage to enroll into an MA plan for the first time, are provided the ability to return to that MedSupp plan during the first 12 months of enrollment.
- This ability is given to the client without having to resubmit themselves to underwriting.
- From a PDP standpoint, clients can use this enrollment period to gain a stand alone Rx plan, so they are not harmed by returning to Original Medicare and a MedSupp.
- This enrollment period can be used at any time of the year, provided that the consumer qualifies.

## More Election Periods

There are many more Election Periods, and these are simply some of the most common. Please use your Election Period guidebook for more information on:

- Available Election Periods
- Who qualifies
- When they can be used

## More Election Periods

Consumers do not generally have the ability to enroll in a Medicare Advantage or Prescription Drug Plan whenever they choose.

There are only certain periods of time when they can enroll into a plan, as well as certain periods of time when they can exit a plan.

These periods of time are called Election Periods.

## Prescription Drug Plans: Enrollment Periods

A consumer must have an Election Period available to them either to enter or exit a plan. Every Election Period has 4 things that could make it unique:

- Who qualifies
- When to use it
- What the effective date will be
- How many times it can be used

## Who Qualifies for Which Election Periods?

Most Election Periods are restrictive as to who qualifies. Consumers usually need to have had a “qualifying event” in order to have an Election Period.

Examples of these might be:

- Turning 65
- Moving from one county to another
- Gaining access to Medicaid
- Loss of Employer Group coverage



## When Can You Use Election Periods?

Most Election Periods are not open ended; there is usually a start date and an end date.

If an Election Period is not used during a finite period of time, most often a consumer is unable to use it.

## What Will the Effective Date Be?

- This is not consistent with all Election Periods.
- Most Election Periods will enable a consumer's coverage to begin on the 1st of the month, following completion of the application.
- Other Election Periods have a specified start date.
- All Effectives Dates are on the 1st of the month.

# How Many Times Can an Election Period Be Used?

- Most Election Periods expire as soon as an application is submitted.
- In these scenarios, a client would have to qualify for a new Election Period in order to either change or eliminate coverage.
- There are only a few Election Periods that allow a consumer to use them over and over again.